



Order Filed on December 28, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Page 1

Fitzgerald & Associates, P.C.
By Nicholas Fitzgerald Esq.
649 Newark Avenue
Jersey City, NJ 07306-2303
Phone: (201) 533-1100
Email: nickfitz.law@gmail.com
Attorney for Debtor

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY --- NEWARK
-----X
-----X

In re:

Lashonda McBurroughs

Debtor

Chapter 13

Case No. 20-22696-VFP

Hon: Vincent F. Papalia

-----X

**ORDER MODIFYING ONEMAIN FINANCIAL'S PROOF OF CLAIM AND DETERMINING
AMOUNT OF INTEREST WHICH MUST BE PAY THROUGH THE DEBTOR'S CHAPTER
13 PLAN ON SECURED PORTION OF DEBT**

The relief set forth on the following pages, numbered two (2)
through three (3) is hereby **ORDERED**.

DATED: December 28, 2020

The signature of Vincent F. Papalia is written in cursive above a horizontal line.
Honorable Vincent F. Papalia
United States Bankruptcy Judge

Page 2

Debtor: Lashonda McBurroughs

Case No. 20-22696-VFP

Caption: ORDER MODIFYING ONEMAIN FINANCIAL'S PROOF OF CLAIM AND
DETERMINING AMOUNT OF INTEREST WHICH MUST BE PAY THROUGH THE
DEBTOR'S CHAPTER 13 PLAN ON SECURED PORTION OF DEBT

THIS MATTER having been opened to the Court by Nicholas Fitzgerald, the debtor's counsel, upon the debtor's Motion for an Order modifying OneMain Financial's proof of claim and requesting other relief, and good and sufficient cause appearing therefrom for the entry of this Order;

It is

ORDERED AND DECREED, that the lien held by OneMain Financial Group, LLC attaches only to the present Kelley Blue Book private party value of the debtor's 2011 Honda Accord, which has been found to be \$6,437.00; and it is further

ORDERED AND DECREED, that the interest on the secured portion of the debtor's vehicle will be set at 5.5% over the life of the debtor's payment plan; and it is further

ORDERED AND DECREED, that upon confirmation and completion of all of the payments in accordance with the debtor's Chapter 13 repayment plan, the lien held by OneMain Financial Group, LLC in and on Debtor's 2011 Honda Accord, be and hereby will be expunged and discharged as of record; and it is further

ORDERED AND DECREED, that upon confirmation and completion of

Page 3

Debtor: Lashonda McBurroughs

Case No. 20-22696-VFP

Caption: ORDER MODIFYING ONEMAIN FINANCIAL'S PROOF OF CLAIM AND
DETERMINING AMOUNT OF INTEREST WHICH MUST BE PAY THROUGH THE
DEBTOR'S CHAPTER 13 PLAN ON SECURED PORTION OF DEBT

all of the payments in accordance with the debtor's Chapter 13
repayment plan, OneMain Financial Group, LLC or its successors in
interest shall return to the debtor clear title of the debtor's
2011 Honda Accord.

In re:
Lashonda McBurroughs
Debtor(s)

Case No. 20-22696-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 28, 2020

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2020:

Recip ID	Recipient Name and Address
db	+ Lashonda McBurroughs, 15 Liberty Street, Newton, NJ 07860-1724

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor RoundPoint Mortgage Servicing Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Nicholas Fitzgerald	on behalf of Debtor Lashonda McBurroughs fitz2law@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4